

# A GUIDE TO MONTANA'S ECONOMIC DEVELOPMENT AND BUSINESS DEVELOPMENT PROGRAMS



Revised December 1991

Montana Department of Commerce  
Business Development Division  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-3923

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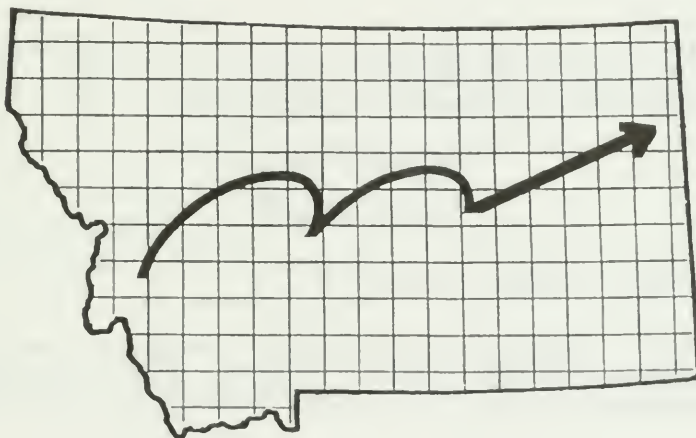
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Revised December 1991

Montana Department of Commerce  
Business Development Division  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-3923

The following pages summarize the various economic development programs provided by the State of Montana and other public and private agencies. For general information about these programs, contact the Montana Department of Commerce's Business Development Division at the following address:

Business Development Division  
Department of Commerce  
1424 Ninth Avenue  
Helena, Montana 59620  
(406) 444-3923

The contact person listed with each program can also provide more specific information about individual programs.

In compiling this *Guide*, the Montana Department of Commerce has tried to include as many economic development programs as possible. However, if you know of a program the department could include in future editions, please contact the Business Development Division at the address listed above.

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## DEPARTMENT OF COMMERCE

The Montana Department of Commerce strives to develop and promote policies, as well as to coordinate and deliver expertise and resources that enhance Montana's economic well being. The department's mission statement recognizes several facts:

- The department does not unilaterally develop policy, but must provide leadership and direction in policy formulation, offer a forum for public debate, and respond to policy initiatives from the public.
- Wherever possible, the department should act as a wholesaler of services and a facilitator of change. In doing so, it should build and supplement local and private activities, working with and through the market.
- The department should work to be a dynamic, adaptable, and key organizational component of Montana's statewide network of development institutions.
- The department should promote economic growth and change in directions and by means consistent with Montanan's standards and aspirations for their physical environment and quality of life.

To fulfill its mission, the department performs a variety of functions, including business and tourism promotion; business finance; business, economic, and census information services; community development and finance; and business licensing and regulation. To streamline service, the department operates through four major policy groups, each headed by a chief administrator.

- Economic Development Policy Group
  - Business Development Division
  - Board of Investments
  - Board of Housing
  - Montana Health Facility Authority
  - Local Government Assistance Division
  - Montana Science and Technology Alliance
- Tourism Policy Group
  - Tourism Services
  - Industry Development
  - Film Industry Promotion/Services
  - Marketing
- Public Service and Safety Policy Group
  - Board of Horse Racing
  - Coordinator of Indian Affairs
  - Consumer Affairs Unit
  - Montana Lottery
  - Financial Institutions Division
  - Public Service Division
- Administration Policy Group
  - Personnel Administration
  - Accounting and Fiscal Management
  - Data Processing
  - Budget and Finance

Contact: Charles A. Brooke, Director  
Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-3797

## BUSINESS DEVELOPMENT DIVISION (BDD)

As the lead agency for the department's economic development efforts, the Business Development Division provides the business community with consulting, training, and information in several areas: finance, marketing, exporting, data management, government contracting, community development, social and economic statistics, and business licensing. The division offers these services through the Small Business Development Center, the Business Location and Loan Administration Bureau, the International Trade Office, and the Office of Research and Information Services.

Contact: Bob Heffner  
Chief Administrator for Economic Development  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-3923

### ■ SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

Evan McKinney . . . . . 444-4780

The Business Development Division administers the Montana Small Business Development Center (SBDC) program, a project jointly funded by the Montana Department of Commerce and the U.S. Small Business Administration. The Montana SBDC's primary goal is to increase business profits and employment in Montana by assisting in small business firms' start-up and expansion. The SBDC accomplishes this objective by providing business firms with training, technical assistance, and information through its statewide network of SBDC service centers (listed below). The service centers operate as partnerships between the Montana SBDC and regional host organizations. This statewide approach to business development improves the effectiveness and efficiency of both state and local business assistance efforts.

#### Small Business Development Center Offices

SBDC Program Headquarters  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-4780

Eastern Montana Subcenter  
Eastern Plains RC&D  
Donald Nutter Blvd.  
123 West Main  
Sidney, MT 59270  
(406) 482-4679 (temporary)

Northwest Montana Subcenter  
Flathead Valley Community College  
777 Grandview Drive  
Kalispell, MT 59901  
(406) 756-3833

Southwest Montana Subcenter  
Rural Economic Development Incubator  
305 West Mercury, Suite 211  
Butte, MT 59701  
(406) 782-7333

Billings Area Subcenter  
Billings Area Business  
Incubator  
P.O. Box 7213  
Billings, MT 59101  
(406) 245-9989

Bozeman Area Subcenter  
Gallatin Development  
Corporation  
321 East Main, Suite 413  
Bozeman, MT 59715  
(406) 587-3113

Missoula Area Subcenter  
Missoula Business  
Incubator  
127 N. Higgins, 3rd Floor  
Missoula, MT 59802  
(406) 728-9234

The Small Business Development Center offers several specific technical assistance programs to aid Montana's small businesses.

• **BUSINESS INFORMATION SYSTEM (BIS)**

David Elenbaas . . . . . 444-4457 (Data)  
. . . . . 444-2463 (Voice)

The Business Information System (BIS) is a 24-hour electronic bulletin board accessible without charge to anyone with a personal computer, a modem, and communications software. The BIS posts a wide variety of economic, demographic, and business data, including state and federal government bid solicitations, export trade opportunity leads from the U.S. Department of Commerce, and population, income, and employment statistics for Montana cities and counties.

• **LICENSING INFORMATION AND BUSINESS ADVOCACY**

Becky Baumann . . . . . 444-4109  
. . . . . (800) 221-8015 (in-state; calls will not transfer  
to other departments)

The Licensing Information and Business Advocacy office provides prospective business owners with assistance and information on state licensing requirements for starting and operating a business. The office also acts an advocate for small businesses, helping them resolve questions, complaints, or problems they may encounter in their dealings with state and local government.

• **CERTIFIED COMMUNITIES PROGRAM**

Jerry Tavegia . . . . . 444-4780

The Certified Communities program helps local governments and local development groups organize and maintain their community economic development efforts. In cooperation with the Montana Ambassadors and the Montana Chamber of Commerce, the program guides cities, towns, counties, and tribal governments in preparing community assessments and action plans. The program also assists these groups in designing and implementing business recruitment and business development programs. Furthermore, the network of Certified Communities receives out-of-state business relocation leads forwarded by the Department of Commerce and serves as an initial contact point for referring clients to SBDC training and counseling.

• **FINANCE TECHNICAL ASSISTANCE**

Delrene Rasmussen . . . . . 444-4780  
Gary Faulkner . . . . . 444-4780  
Daniel Manning . . . . . 752-5222 (Kalispell)

Under the Finance Technical Assistance program, businesses receive individual consulting and group training about financial analysis, financial planning, loan packaging, state and private capital sources, and business tax incentives. The program also works with communities, businesses, and financial institutions to encourage them to use various public-sector programs. These may include Community Development Block Grants, Economic Development Administration loans and grants, Small Business Administration loan guarantees, the Montana Board of Investments' in-state investment funds, Montana Science and Technology Alliance assistance, the Montana Growth Through Agriculture program, and the Micro-Business Finance program.

**INFORMATIONAL PUBLICATIONS**

Publications Coordinator . . . 444-4780

In order to inform the public and promote Montana businesses to audiences both inside and outside the state, the SBDC produces and distributes several informational publications.

- The *Montana Manufacturers Directory* (\$20.00) includes names, addresses, and other information about firms offering goods or services in Montana.
- The *Montana Business Licensing Handbook* (free) lists-by department and business type-the licenses and permits required of business in Montana.
- The *Montana Exporters Guide* (\$5.00) provides in-depth technical advice for businesses entering the international market.
- The *Montana Consumer Products Buyers Directory* (free) catalogs the products sold by firms across Montana and provides contact information.
- The *Business Finance Under the Big Sky* (free) brochure summarizes several public and private financing programs available to Montana businesses.
- The *Montana Statewide Business Training Calendar* (free, published at least once a quarter) lists upcoming business training events around the state.

The SBDC also stocks a wide variety of other informative business-related handouts, brochures, and booklets.

• **GOVERNMENT PROCUREMENT TECHNICAL ASSISTANCE (PTA)**

Greg DePuydt . . . . .	444-2750	
Rex Hartsfield . . . . .	245-9989	(Billings)
	782-7333	(Butte)
Karl Dehn . . . . .	454-1934	(Great Falls)

Procurement Technical Assistance (PTA) officers help Montana businesses sell their products or services to the federal government, particularly the Department of Defense. PTA officers directly assist businesses with contract identification, bid and proposal preparation, and post-contract action. Moreover, in addition to providing computer-generated bidders' list applications and historical market research in government contracting, the program also offers a computerized bid-match service that locates contract opportunities for subscribing firms.

**Specialty SBDC Service Centers for  
Procurement Technical Assistance**

PTA Program Center  
Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-2750

Billings Area PTA Center  
Billings Area Business Incubator  
490 North 31st  
Transwestern II, Suite 306  
P.O. Box 7213  
Billings, MT 59101  
(406) 245-9989

Southwest Montana PTA Center  
Headwaters Resource  
Conservation & Development  
305 West Mercury  
Butte, MT 59701  
(406) 782-7333

Great Falls PTA Center  
High Plains Development  
Authority, Inc.  
#2 Railroad Square  
P.O. Box 2568  
Great Falls, MT 59403  
(406) 454-1934

- **MARKETING ASSISTANCE AND THE MADE IN MONTANA PROGRAM**

Gene Marcille . . . . . 444-4392  
Gary Mariegard . . . . . 444-4780

Marketing staff members assist individual small businesses and trade associations with information on packaging, promotion, market analysis, and market strategy. The program also represents Montana manufacturers' products at selected trade shows both in the United States and abroad.

The Made in Montana program works to elevate the status of Montana-made products in the marketplace and to educate Montanans about the diversity of products manufactured in their state. Manufacturers of products having at least 50 percent of their value added in Montana may order full-color Made in Montana logos, decals, and hang-tags for display on their goods.

- **MONTANA AMBASSADORS**

Becky Baumann . . . . . 444-4109

Organized as a private-sector organization of approximately 180 of the state's business and university leaders, the Montana Ambassadors program complements the department's business location, business retention, marketing, and Montana promotion efforts. The Ambassadors assist the division with business recruitment projects, help Montana manufacturers market their products outside the state, and host foreign visitors and trade delegations. The program is funded by its members and staffed by the Department of Commerce.

- **BUSINESS LOCATION AND LOAN ADMINISTRATION**

Rick Jones . . . . . 444-4187

- **CDBG ECONOMIC DEVELOPMENT PROGRAM**

Gary Morehouse . . . . . 444-2787

The CDBG Economic Development program administers Community Development Block Grant funding for local economic development projects. Each year, this federally funded competitive grant program awards approximately \$1.3 million to Montana cities, towns, and counties for lending to private business projects. In deciding which projects to fund, the division reviews applications from local governments and selects projects based on a number of criteria, including project feasibility, economic impact, and job creation for low-to-moderate-income persons. The CDBG program also administers a \$1.14 million revolving loan fund consisting of Economic Development Administration (EDA) and CDBG funds.

- **LOCATION AND BUSINESS RECRUITMENT**

Rick Jones . . . . . 444-4187

The Business Location and Recruitment program publicizes and represents Montana to firms considering relocations or expansions in Montana. It also initiates and develops relations with target industries and individual firms and prepares location data in response to inquiries. The program supplies information about such topics as taxation, labor supply and wages, vendor support, available sites and facilities, and state and local assistance programs. In performing its functions, the location office works closely with local development organizations attempting to recruit new firms.

### • MICRO-BUSINESS FINANCE

Craig Rehm . . . . . 444-4187

The Micro-Business Finance program capitalizes a network of up to 12 non-profit micro-business development companies (MBDCs). These departmentally-regulated regional revolving loan funds may directly lend up to \$20,000 to individual Montana companies with fewer than 10 employees and annual gross revenues under \$500,000. In addition to providing clients with initial pre-loan assistance in the areas of business management, business planning, and loan proposal writing, MBDCs also offer continuing post-loan oversight to help ensure their borrowers' success. The MBDCs will make their first micro-business loans in the spring of 1992. (The Capital Opportunities and WEDGO programs, listed in Part III of this guide, also offer micro-business financing.)

### • MONTANA CAPITAL COMPANIES

Gary Morehouse . . . . . 444-2787

The bureau also administers provisions of the Montana Capital Companies Act, a program designed to provide the state's small businesses with private venture or equity capital. Previously, the act gave investors in a number of certified capital companies up to a 50-percent tax credit for investing in small, basic-industry Montana firms. However, the 52nd Legislature reserved all remaining tax credits for a single Montana Small Business Investment Company (MSBICC) that will perform the same functions as the individual capital companies. Using this \$1.9 million in tax credits should result in \$3.8 million in private funds and at least \$1 million in Small Business Administration funds being invested in Montana's economy. In amending the Montana Capital Company Act, the Legislature charged the Department of Commerce with monitoring the MSBICC's operations and screening the investments of existing certified capital companies.

### ■ INTERNATIONAL TRADE

Matthew Cohn . . . . . 444-3923

Moe Wosepka . . . . . 444-3923

Pat Owen . . . . . 444-3111

Tammi Lanning . . . . . 444-3923

International Trade Office Director,  
Pacific Rim and East Asia Desk  
Trade Officer, Canada, Europe, and  
the Americas Desk  
Protocol Officer, Attached to the  
Governor's Office  
International Trade Program Specialist

The International Trade program works to increase Montana's export sales, international tourism, and inward investment. The program serves mainly small and medium-sized firms new to the international market. In essence, the International Trade program functions as a "matchmaker," providing contacts, research, market information, and cross-cultural and technical guidance to help Montana companies capitalize on foreign trade opportunities. In addition to its overseas offices in Tokyo and Kumamoto, Japan, and Taipei, Taiwan, the trade program also maintains an office in Calgary, Canada.

### ■ OFFICE OF RESEARCH AND INFORMATION SERVICES (ORIS)

Jan Clack . . . . . 444-4214

The Office of Research and Information Services (ORIS) serves the economic development efforts of both the department and Montana's general economic community by maintaining a comprehensive, centralized, and accessible source of demographic and economic information. ORIS also provides staff and research support for special departmental projects and monitors Montana's economy.

- **CENSUS AND ECONOMIC INFORMATION CENTER (CEIC)**  
Patricia Roberts . . . . . 444-2896

The Census and Economic Information Center (CEIC) maintains a specialized library and distributes demographic, economic, and business information to government entities, the business community, educational institutions, and the public. The CEIC acts as the lead agency for the Montana State Data Center and Business/Industry Data Center programs and also serves as Montana's primary contact with the U.S. Census Bureau. Additionally, the CEIC publishes *County Profiles*, reports including demographics data on health, education, housing, and other economic and statistical indicators for Montana's counties.

## BOARD OF INVESTMENTS (BOI)

The 1982 Legislature authorized the Board of Investments' Office of Development Finance to administer a series of programs to help small businesses obtain attractive capital financing. Though these programs all operate with different eligibility criteria, their primary objective is to make *long-term, fixed-rate* financing available to small Montana businesses. To accomplish this goal, the board actively purchases qualified residential and commercial Montana mortgages from approved sellers and servicers, acquires the guaranteed portion of Small Business Administration (SBA) and Farmers' Home Administration (FmHA) loans from Montana financial institutions, and buys certificates of deposit from qualified Montana financial institutions. Despite these activities, however, the Board is a development agency—not a bank or venture capital company; its responsibility is to strengthen and diversify Montana's economy through prudent investments in qualifying state businesses.

Contact: Robert M. Pancich, Assistant Investment Officer  
Board of Investments  
Office of Development Finance  
555 Fuller Avenue  
Helena, MT 59620-0125  
(406) 442-1970

## ■ COAL TAX LOANS

Using its authority over funds from the Montana Coal Severance Tax Trust Fund, BOI may participate with up to \$12.4 million per case in financing approved Montana financial institutions' loans to small businesses. However, because it has finite resources and is limited by state statute and its own rules, the board seeks those loan projects that will have a long-term benefit to the Montana economy.

More specifically, the board prefers investing in loans to Montana businesses that will strengthen the state's economy, maintain and create jobs, or increase Montana's per-capita income or future tax revenues. In determining whether a loan applicant will maintain and create jobs, the board also considers whether the applicant's proposed venture will displace existing jobs at competing Montana businesses. Additionally, when submitting an application for financing, a financial institution must certify that the loan for which it requests financing has not been "classified" in the institution's most recent examination report.

The board's rules provide for the following four types of coal tax loans.

- **FEDERALLY GUARANTEED LOAN**

Through the BOI Federally Guaranteed Loan program, a financial institution with a federal guarantee on a fixed-rate loan to a BOI-eligible business may sell the loan's guaranteed portion to BOI at a pre-established rate. This arrangement benefits both borrowers and financial institutions in several

ways:

- It establishes an active secondary market in Montana for fixed-rate, federally guaranteed loans.
- It allows approved financial institutions to provide their commercial customers with fixed-rate financing at a lower rate than previously possible
- It increases local lending capacities when loan demand is high.

Though it most frequently buys Small Business Administration (SBA) guarantees, the board has purchased Farmers Home Administration (FmHA), Federal Aeronautics Administration (FAA), and Bureau of Indian Affairs (BIA) guarantees as well. Generally, however, the board only considers purchasing the guaranteed portion of loans earmarked for this program. Although businesses must meet its eligibility requirements, BOI usually indirectly funds most types of business loans qualifying for a federal guarantee. Such loans often include those for land, buildings, equipment, machinery, building expansion or repair, inventory, or working capital.

#### • ECONOMIC DEVELOPMENT LINKED DEPOSIT

Under the Economic Development Linked Deposit program, BOI places a secured, long-term deposit with an approved financial institution; the institution then uses the deposit to finance a corresponding fixed-rate loan to a specific BOI-eligible borrower. In doing so, the institution "links" the borrower's rate on the supported loan to the board's return on its deposit. Although BOI assumes no risk on the underlying business project, the financial institution is assured of a specific "spread" on its funds for the loan's duration. In other words, this program removes the financial institution's interest-rate risk in making a fixed-rate loan. Financial institutions may use funds from this program to lend money for working capital, interim construction, inventory, site development, machinery, equipment, and buildings.

#### • BUSINESS LOAN PARTICIPATION

The BOI Business Loan Participation program—which institutions may use to finance commercial, multi-family, or SBA 504 loans—also provides borrowers with long-term funds at an attractive, fixed interest rate. The program allows approved Montana financial institutions to "sell" up to 80 percent of an eligible business loan to the Board of Investments. In essence, the board then owns a participation interest in both the financing and security of an approved commercial loan serviced by the originating financial institution. Through this program, financial institutions benefit in a number of ways:

- They can "leverage" available funds beyond imposed lending limits.
- They receive a relatively high yield on their share of the loan.
- They can offer their commercial customers access to financing at terms previously unavailable.

#### • SBA 504 LOAN PARTICIPATION

Under the SBA 504 Loan Participation program, the board may purchase up to 80 percent of an approved financial institution's first mortgage on a Small Business Administration 504 Loan. This program has the same terms and rates as the Business Loan Participation program.

With all coal tax loan programs, the board will reduce the interest rate on its share of the loan by .05 percent (up to a maximum reduction of 2.50 percent) for every qualified job a borrower creates.

## MONTANA HEALTH FACILITY AUTHORITY (MHFA)

The Montana Health Facility Authority (MHFA) issues revenue bonds or notes to finance or refinance projects involving construction, renovation, or equipment purchases for public or private non-profit health care programs. The MHFA lends its bond proceeds to participating health care facilities at interest rates below those offered by taxable commercial lending institutions, thereby substantially containing the facilities' costs. In some instances, however, the MHFA includes commercial lending institutions in the financing to provide credit enhancement. The MHFA may issue its notes and bonds, which are not general obligations of the state, to a single entity or to several participating health care facilities. Eligible health facilities may include hospitals, clinics, nursing homes, centers for the developmentally disabled, or a variety of other facilities as defined in 50-5-101 MCA.

Contact: Jerry R. Hoover, Administrator  
Montana Health Facility Authority  
555 Fuller Avenue  
Helena, MT 59620  
(406) 444-5435

## MONTANA PROMOTION DIVISION

Travel Montana promotes the state domestically and internationally as a year-round vacation destination and location for filming motion pictures and TV commercials. Through its programs, the division strives to increase the number and length of visits by nonresidents, thus generating revenues and jobs for Montana. As part of this effort, tourism staff work closely with other states and provinces and the private sector to increase the scope of Montana's private tourism-related activities.

Contact: Sandra Guedes,  
Chief Administrator  
Montana Promotion Division  
Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-2654

### ■ CONSUMER ADVERTISING

Nancy Korizek . . . . . 444-2654

The Consumer Advertising program favorably positions Montana's vacation opportunities in the minds of prospective travellers. The program targets several types of paid advertising toward prime travel consumers, thus ensuring that they will consider Montana as a vacation destination. Specific promotions for each season emphasize special activities such as downhill skiing, snowmobiling, cross country skiing, fishing, etc. Additionally, "Invite-A-Friend" promotions encourage Montanans to invite their out-of-state friends and relatives to visit Montana. Travel Montana also cooperates with other state and provincial tourism offices and Montana's travel industry.

### ■ CONSUMER SERVICES AND EXHIBITING

Gail Brockbank . . . . . 444-2654

The Consumer Services and Exhibiting program provides prospective visitors with travel planning information and literature about the state. During fiscal years 1991 and 1992 alone, the program expects to handle nearly 500,000 requests for vacation literature. Moreover, to complement the division's consumer advertising efforts, the program also represents Montana at five selected consumer sport shows. Such representation allows staff to provide potential travelers with

persuasive, on-site counseling.

## ■ CONSUMER PUBLICATIONS

Donnie Sexton . . . . . 444-2654

Consumer publications portray, in an accurate, dynamic, and reader-friendly format, the variety of vacation opportunities and attractions available in Montana. With the help of the *Montana Vacation Guide*, *Lodging Guide*, *Recreation Guide*, *Winter Guide*, *Calendar of Events*, *Snowmobile Guide*, *Golf Guide*, *Angling Guide*, and other specialized publications, potential visitors can confidently choose Montana as their travel destination.

## ■ U.S. & CANADIAN PUBLICITY

Carla Hall . . . . . 444-2654

The U.S. & Canadian Publicity program generates believable and effective exposure for Montana through editorial coverage in national magazines, television shows, and regional and local publications. Under the program, key travel and news media learn about Montana through a variety of sources, including publicity blitzes, writer-familiarization trips, video distribution, and news releases. Furthermore, in addition to receiving winter and summer calendars of events, writers, editors, and producers benefit from a number of services:

- assistance with airfare, lodging, guides, meals and transportation (for major projects)
- access to slides, photos, and video footage
- writer/photographer referrals, editorial copy, and individual attention

## ■ U.S. & CANADIAN GROUP TRAVEL

MaryEtta Sodja . . . . . 444-2654

The U.S. & Canadian Group Travel program promotes Montana's group travel opportunities by marketing them directly to tour operators throughout the United States and Canada. The program stresses Montana's offerings not only as a final tour destination, but also as a scenic stopover for tours passing through the state. Through familiarization trips, trade shows, direct-mail campaigns, paid advertising, and personal contact, tour operators experience the year-round appeal of Montana activities ranging from sightseeing to river rafting to skiing. What's more, the program periodically holds group travel workshops to assist members of Montana's travel industry who are interested in working with the group travel trade.

## ■ OVERSEAS MARKETING

Julie Reynolds . . . . . 444-2654

The Overseas Marketing program aggressively promotes Montana to international travelers—particularly those from the United Kingdom, Germany, Japan, and Taiwan—as an attractive and hospitable U.S. vacation destination. By working with key international tour operators, wholesalers, and travel agencies, the program seeks to increase both group and individual travel to Montana and assists Montana suppliers with overseas marketing efforts. International travel trade shows, familiarization tours, paid advertising, brochures, videos, and personal contact are but a few of the means Travel Montana uses to accomplish these goals and add Montana to international travel itineraries. In cooperation with the Montana Department of Agriculture, the program also markets Montana's travel-related products and services to the travel trade in Japan and Taiwan.

## ■ CONVENTION PROMOTION

MaryEtta Sodja . . . . . 444-2654

The Convention Promotion program works to strengthen Montana's image among convention and meeting planners nationwide. In cooperation with the Montana Innkeepers Association and with input from convention and visitor bureaus, Travel Montana has designed a comprehensive program to promote meetings and conventions to Montana. Meeting planners nationwide will first receive a four-color image piece; those requesting further information will then get an invitation letter from the Governor and a Montana Meeting Planners Guide. Under the "Invite-A-Convention" campaign, a letter from the Governor encourages organizations to contact Travel Montana for a "Convention Kit" and Convention Planning Guide.

## ■ INDUSTRY SERVICES

Gail Brockbank . . . . . 444-2654

The Industry Services program provides an array of administrative and support services to consumers and the Montana tourism industry. In particular, the program

- publishes the *Montana Travel Update* newsletter to increase instate awareness of the value and impact of the travel industry;
- uses Superhost training to provide an on-going, comprehensive, community-based system for strengthening customer service and improving visitor information resources throughout the state; and
- conducts the annual Governor's Conference on Tourism and Recreation, where industry representatives receive marketing tips and research results and participate in hands-on workshops.

In addition, the program oversees the disbursement of funds to Montana's certified tourism organizations. By law, approximately 23.5 percent of the state's accommodations tax reverts back to six nonprofit tourism regions and nine qualifying cities to help them promote their areas as travel destinations or movie locations.

## ■ TOURISM DEVELOPMENT

Clint Blackwood . . . . . 444-2654

The Tourism Development program coordinates and facilitates cooperative efforts between federal and state agencies and Montana's private tourism industry. As part of its mission, the program provides the private sector with technical assistance on tourism issues and may hold workshops to inform the private sector about new state and federal efforts relating to tourism in Montana. Additionally, Travel Montana is compiling an inventory of funding options available to private businesses and organizations. The program is also designing a strategic tourism plan to identify the needs and opportunities facing the long-range development of Montana's tourism industry. In the future, the program will continue its efforts to improve Montana's system of state and community visitor information centers.

## ■ FILM INDUSTRY PROMOTION & SERVICES

Lonie Stimac . . . . . 444-2654

The Film Industry Promotion & Services program promotes Montana as a film location and works to build and sustain awareness of the state as a prime filming location. As part of their daily duties, therefore, staff act as liaisons for studios and production companies interested in filming motion pictures and commercials in Montana. In addition to scouting locations and negotiating permits, film office personnel go on location with film crews to serve as consultants and offer technical expertise and assistance. The program also publishes a *Montana Production Guide*, which location scouts, producers,

directors, and other interested parties use to plan their filming activities in Montana.

## LOCAL GOVERNMENT ASSISTANCE DIVISION

The Local Government Assistance Division provides technical and financial assistance to units of local government; insures local political subdivisions' financial compliance; grants and administers federal housing, economic development, and public-works funds; and provides administrative support to the Montana Coal Board and the Montana Hard Rock Mining Impact Board.

Contact: Newell B. Anderson, Administrator  
Local Government Assistance Division  
Montana Department of Commerce  
1424 Ninth Avenue  
Helena, MT 59620  
(406) 444-3757

### ■ COMMUNITY TECHNICAL ASSISTANCE PROGRAM (CTAP)

Robb McCracken . . . . . 444-3757

The Community Technical Assistance program offers five key services:

- It provides local government officials, planning boards, development groups, and the private sector with technical assistance in three areas: community planning, land development, and public-works financing.
- It guides local governments and developers on land surveying laws and procedures.
- It administers the County Land Planning Grant program (described below).
- It assists applicants for Community Development Block Grants.
- It assists the Governor's Office with community development problems having statewide impact.

Each year, CTAP staff responds to over 500 requests for one-on-one technical assistance. For example, the staff has helped many community groups, cities, and counties locate and package grants and loans for infrastructure projects such as senior citizen centers, water systems, parks, and community centers. CTAP has also developed a custom grant and loan computer database to help Montanans locate public-works grants and other financing. Furthermore, the staff routinely assists planners, developers, surveyors and attorneys with land development and surveying problems. CTAP also uses workshops, custom publications, and special projects to assist its clients.

### ■ HARD ROCK MINING IMPACT BOARD

Carol Ferguson . . . . . 444-4478

The Hard Rock Mining Impact Act of 1981 requires the developer of a proposed large-scale metalliferous mine to prepare a plan identifying the project's anticipated impacts on local government services, facilities, revenues, and expenditures. The impact plan must include a schedule specifying when and how the developer will meet any net increase in local government costs resulting from the project. The Hard Rock Mining Impact Board facilitates the act's overall implementation and, through a formal hearing process, resolves any differences between the developer and the affected local governments concerning the impact plan. The Board also administers grant programs for alleviating the local impacts of mine or smelter closures.

## ■ COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

Gus Byrom . . . . . 444-3757

The division also administers approximately \$5 million of the federally funded Community Development Block Grant (CDBG) program. Under this competitive grant program, the division awards Montana cities, towns, and counties funds to assist them with housing and public-facility projects designed to benefit principally low and moderate-income persons or families. (The Business Development Division's Location and Loan Administration Bureau also administers CDBG funds for economic development projects.) The grant competition for housing and public-facility projects occurs in the fall of each year. As of July 1, 1989, the program had awarded counties and municipalities grants totalling over \$40 million.

## ■ COUNTY LAND PLANNING GRANT

Robb McCracken . . . . . 444-3757

The County Land Planning Grant program allocates one half of one percent (.50 percent) of total coal tax revenues to county governments for land planning purposes. Counties may then distribute the funds to local planning boards (including city planning boards) for a variety of local land-use planning activities:

- operating the planning boards
- preparing community comprehensive plans
- administering subdivision, zoning, lake shore, and floodplain regulations
- implementing special plans or programs, such as downtown redevelopment, economic development, capital improvements planning, rural addressing systems, and natural resource inventories

## ■ LOCAL IMPACT ASSISTANCE

Murdo Campbell . . . . . 444-2400

Under the Local Impact Assistance program, the Montana Coal Board awards grants and loans to local governments forced to expand their public services because of large-scale development of coal mines and coal-using energy complexes. The program, which receives its funding from the Montana coal severance tax, has awarded 198 grants of over \$60 million to local governments based on need, severity of coal impact, availability of funds, and the degree of local effort in finding matching funds.

## ■ SECTION 8 EXISTING HOUSING ASSISTANCE

George Warn . . . . . 444-2804

The Section 8 Existing Housing program works to provide rental assistance on behalf of lower-income families and the elderly in decent, safe, and sanitary existing rental units. The program operates on a first-come, first-served basis statewide. However, because demand for HUD-authorized units for subsidy exceeds the available supply, the waiting list is extensive. In all instances, an applicant, once certified, must find a rental unit meeting HUD standards; the program then makes rental subsidies to the property owner on behalf of the tenant. Payments are based on unit rent and an established portion (30 percent) of the tenant's adjusted gross income. The Department of Commerce manages nearly \$15 million per year for this program under a contract with the U.S. Department of Housing and Urban Development.

## MONTANA SCIENCE AND TECHNOLOGY ALLIANCE (MSTA)

The Montana Science and Technology Alliance provides financing for entrepreneurial development aimed at revitalizing existing Montana industries and encouraging new ones. Though MSTa staff initially reviews investment opportunities, the gubernatorially appointed nine-member Montana Board of Science and Technology Development exercises final investment authority.

Contact: Carl Russell  
Executive Director  
Montana Science and Technology Alliance  
46 North Last Chance Gulch, Suite 2B  
Helena, MT 59620  
(406) 449-2778

### ■ SEED CAPITAL FINANCING

The Alliance's Seed Capital Financing program provides funding for early-stage Montana entrepreneurial companies. To receive MSTa financing, these businesses must meet the Board's investment criteria and have outstanding commercial potential for achieving significant growth, benefiting the state's economy, and providing a substantial return on the Board's investment. Generally, however, these companies do not meet conventional banking loan criteria because of their need for working capital and their lack of collateral.

To provide companies with venture-capital-style financing, the MSTa uses its authority over \$7.5 million of the Coal Severance Tax Trust Fund to participate with private investors on at least a dollar-for-dollar basis. The Alliance may loan up to \$350,000 in a single financing round, and up to a maximum of \$750,000 to any one company over time. The MSTa structures all financings as loans with interest rates set at a level that provides a reasonable return on investment. However, the Alliance defers the loan's debt service (principal and interest) until maturity.

### ■ RESEARCH-AND-DEVELOPMENT FINANCING

To further accelerate technological development in Montana, 1991 legislation authorized the MSTa to manage an additional \$5.1 million of the Coal Severance Tax Trust Fund for a Research and Development Loan program. These funds will support various research-and-development activities in the state:

- providing matching funds for Montana State University's National Science Foundation-designated Center for Interfacial Microbial Process Engineering
- assisting medical facility projects
- aiding activities such as the Centers of Excellence program, the Montana Entrepreneurship Centers, and industry-sponsored research projects
- meeting matching-fund requirements for various federally funded programs to stimulate competitive research-and-development projects

### ■ MONTANA SCIENCE AND TECHNOLOGY POLICY AND PLAN

In October 1990, Governor Stephens created the Montana Science and Technology Advisory Council. He then charged it with developing a state science and technology plan for using Montana's existing and potential strengths to expand expertise in science and technology. The council's plan recommended six major activities:

- initiating a public education and awareness campaign
- forming focus groups and developing action plans

- beginning a significant fund-raising drive to develop a science and technology base for Montana
- increasing human resource development and preparation
- improving the transfer of university technology and expertise to the public
- institutionalizing science and technology policy and control

## ■ SBIR FUNDING

In addition to MSTA staff, Montana State University's University Technical Assistance Program (UTAP) assists businesses in applying for Small Business Innovative Research (SBIR) funding. Federal agencies award SBIR funds on a competitive basis to qualifying small businesses capable of developing products the agencies need. Through SBIR, both the agencies and business benefit, and the program potentially opens the door to future commercialization. Companies interested in SBIR funding may obtain various program solicitations from the Alliance's office. (Montana Small Business Development Center offices also maintain all SBIR program solicitations.)



## OTHER STATE AND FEDERAL PROGRAMS

### MONTANA DEPARTMENT OF AGRICULTURE

The Montana Department of Agriculture manages several programs to assist the state's farmers, ranchers, and agriculturally related businesses. In addition to financing and encouraging agricultural development, the department also provides Montana agri-businesses with technical assistance, information, and counseling.

Contact: Michael E. Murphy, Administrator  
Agricultural Development Division  
Department of Agriculture  
Sixth and Roberts  
Helena, MT 59620  
(406) 444-2402

#### ■ AGRICULTURAL ASSISTANCE

Michael Murphy . . . . . 444-2402

The Agricultural Assistance program offers financially distressed farmers and ranchers assistance and counseling in several areas: managing farm and ranch credit problems, avoiding or mitigating forced liquidation or farm bankruptcies and foreclosures, and coping with the financial stress of difficult agricultural conditions. Through this program, farmers and ranchers may receive assistance such as peer counseling, financial consulting, and debt mediation.

#### ■ AGRICULTURAL FINANCE

Lee Boyer . . . . . 444-2402

The Agricultural Finance program provides rural youth and rural youth organizations with direct, lower-interest-rate financing for junior livestock and other agricultural business projects. The program also offers young farmers and ranchers small real estate, equipment, or operating loans and finances Farmers Home Administration (FmHA) subordination loans for operating a farm. In addition, the program's Rural Assistance Loan can provide up to \$25,000 per family to farmers and ranchers who have modest financial investments in agriculture and cannot qualify for commercial loans. Under this financing program, applicants may receive loans for up to 80 percent of the value of their secured property.

#### ■ AGRICULTURAL MARKETING ASSISTANCE

Carol Hannah . . . . . 444-2402

The Agricultural Marketing program helps Montana's agricultural producers, agri-businesses, and value-added processors develop and enhance foreign and domestic markets for the state's agricultural products. The program also studies and provides research assistance in transportation and product movement through the state, reports on crop and livestock statistics, and summarizes grain movement data.

#### ■ GROWTH THROUGH AGRICULTURE

Clive Rooney . . . . . 444-2402

Under the Growth Through Agriculture program, the Agriculture Development Council manages coal severance tax funds to strengthen and diversify Montana's

agricultural industry. By investing in agricultural production, processing, and marketing innovations, the council helps expand the state's business opportunities and creates new jobs for Montanans. In particular, the Growth Through Agriculture program allows the state to leverage coal-tax funds with private capital to fund certain activities:

- foreign and domestic market-development activities
- agricultural business incubators in towns with 15,000 people or less
- agricultural technological research and transfer
- seed-capital loans for developing and commercializing new products and processes
- foreign trade office operations

## **DISADVANTAGED BUSINESS ENTERPRISE AND WOMEN'S BUSINESS ENTERPRISE**

The Montana Department of Transportation maintains a Disadvantaged Business Enterprise and Women's Business Enterprise (DBE/WBE) office to help female-owned and minority-owned firms obtain at least 10 percent of Montana's federal highway aid dollars. To accomplish this goal, the DBE/WBE office identifies, certifies, and monitors DBE/WBE contractors in competitive bidding for federally aided highway construction contracts and subcontracts.

Contact: Civil Rights Bureau  
Montana Department of Transportation  
2701 Prospect Avenue  
Helena, MT 59620  
(406) 444-7609

## **JOB TRAINING PARTNERSHIP ACT (JTPA)**

The Job Training Partnership Act (JTPA) funds employment training and educational activities helping unemployed and economically disadvantaged Montanans develop marketable employment skills. Program participants can then use these skills to become productive members of the labor force. Under JTPA, the public and private sectors cooperate in developing and implementing job-training programs to meet Montana's special needs. In addition to its other services, this federally funded, state-administered program offers youth, unskilled adults, and dislocated workers employment-seeking skills and customized on-the-job training opportunities.

Contact: Research, Safety, and Training Division  
Department of Labor and Industry  
P.O. Box 1728  
Helena, MT 59620  
(406) 444-4500

## **STATE PURCHASING POLICIES**

To enhance the state's economy, the Montana Legislature has established specialized purchasing policies to aid small businesses and resident Montana firms.

## ■ SMALL BUSINESS PROCUREMENT SET ASIDES

The Montana Small Business Purchasing Act of 1974 helps small businesses obtain a fair portion of state government purchases and contracts for supplies and services. The Act (Section 18-5-301-308, MCA) allows state agencies to designate specific commodities, equipment, or services as small business "set asides" when they reasonably expect to receive bids from at least three small businesses able to fulfill the contract at a reasonable price. Agencies cannot, however, designate services from registered professionals (accountants, attorneys, architects, etc.) as set asides.

## ■ BIDDING PREFERENCES

The State of Montana offers "resident" Montana bidders (as defined in Section 18-1-103, MCA) a three-percent preference when bidding on state contracts. State law also provides a five-percent preference to vendors submitting bids for goods manufactured in Montana. To qualify for these preferences, vendors must file completed "Bidder Affidavit" forms with the Procurement and Printing Division. If they wish to receive the five-percent preference, vendors must also certify their goods' Montana-made status with each bid they submit.

The Procurement and Printing Division determines each vendor's eligibility for a resident preference based on the information he or she provides. The division collects this information on the vendor's "Bidders Affidavit" form as part of the registration process for placement on the central bidders list.

Contact: Procurement & Printing Division  
Department of Administration  
Room 165, Mitchell Building  
Capitol Station  
Helena, MT 59620  
(406) 444-2575

## RECLAMATION AND DEVELOPMENT GRANT

The Department of Natural Resources and Conservation (DNRC) administers a state-funded grant program that indemnifies Montanans for the effects of mineral development on the state's public resources. Generally, the program funds projects that protect and restore the environment from damages caused by mineral development or that meet other crucial state needs. Other projects may qualify, however, if they enhance Montana's economy or develop, promote, protect, or otherwise further Montana's total environment and public interest. The Legislature, which approves and prioritizes all projects, appropriated approximately \$4.1 million for projects in its 1991 session.

Contact: John Tubbs, Chief  
Water Development Bureau  
Department of Natural Resources and Conservation  
1520 East 6th Avenue  
Helena, MT 59620  
(406) 444-6668

## TAX INCENTIVES

Montana is one of very few states imposing neither a general sales tax nor a use tax. Moreover, in addition to this favorable tax climate, Montana also offers

specific tax incentives to aid in businesses' start-up and expansion.

Contact: Larry Finch, Chief  
Research Bureau  
Department of Revenue  
Sam Mitchell Building, Room 419  
Helena, MT 59620  
(406) 444-2981

## ■ PROPERTY TAX INCENTIVES

- Local-option assessment reductions for new or expanding industries and for certain remodeling projects
- State rate reductions for pollution-control equipment, qualified new industries, and research-and-development firms
- Exemptions for business incubators owned and operated by local economic development corporations
- Exemptions for industrial parks owned and operated by local economic development corporations or port authorities
- Exemptions for business inventories and freeport merchandise (merchandise produced outside Montana that is temporarily consigned to a Montana storage facility while in transit through the state)

## ■ GENERAL INDIVIDUAL INCOME TAX AND CORPORATION LICENSE TAX INCENTIVES

- Corporation-license-tax wage credit for new or expanding manufacturing corporations producing a product new to Montana
- Five-year exemption from corporation license tax for research-and-development firms organized to engage in business in Montana for the first time
- Exemption from corporation license tax for domestic international sales corporations (DISCs)
- Exemption from individual income tax and corporation license tax for income received from investments in a small business investment company
- Individual-income-tax and corporation-license-tax credits for investing in a certified Montana capital company

## ■ NATURAL RESOURCE RELATED TAX INCENTIVES

- Phase-down of coal severance tax rates
- Reduced severance-tax rates on new coal production for coal buyers coal who have not previously purchased from Montana producers or who purchase more, on average, than they did from 1983-1984 or during 1986
- 12-month net-proceeds-tax exemption for new oil and gas production
- Reduced severance-tax rates for natural gas stripper well production
- Reduced severance-tax rates for oil production from a tertiary project

## ■ OTHER SIGNIFICANT TAX INCENTIVES

- Individual-income-tax or corporation-license-tax credits for investing in wind-powered electrical generating equipment
- Individual-income-tax or corporation-license-tax deductions on income from the sale of land to beginning farmers at less than nine-percent interest
- Individual-income-tax or corporation-license-tax deductions for expenditures on organic fertilizer produced and used in Montana
- Adjusted gross income for individual income tax does not include 40 percent of capital gains on the sale or exchange of capital assets before December 31, 1986.

## MONTANA DEPARTMENT OF TRANSPORTATION

To enhance the state's public and private transportation efforts, the Montana Department of Transportation offers a variety of transportation-related assistance programs through both its Rail and Transit Division and Aeronautics Division.

### ■ RAIL AND TRANSIT DIVISION

The Rail and Transit Division provides analytical and financial assistance to freight and passenger transportation users statewide. The division also addresses transportation issues and problems, and it takes pride in finding lasting solutions for local governments, transportation providers, and users. Through its Intermodal Bureau (IB), in particular, the division provides several services for state transportation planning and economic development.

Contact: Patricia Saindon, Administrator  
Rail and Transit Division  
Department of Transportation  
2701 Prospect Avenue  
Helena, MT 59620  
(406) 444-3423

#### • LOCAL RAIL SERVICE ASSISTANCE

The Local Rail Service Assistance program prepares a State Rail Plan under the authorization and direction of federal and state legislation. This planning document defines state rail policy, evaluates segments of rail systems within the state, and identifies federal assistance projects. Eligible projects sponsored by rail or rail-related industry may receive limited grants and low-interest loans for track or plant rehabilitation, acquisition, or new construction.

#### • SHORT-LINE ASSISTANCE

The Short-Line Assistance program acquires railroad property and—through lease, operating, and purchase-option agreements—provides for short-line rail service in areas facing certain abandonment. In addition to such ownership assistance, the program also provides technical help in organizing and operating small railroads.

- **INTERMODAL COMPARISON**

The Intermodal Comparison program encourages Montana-based projects that develop facilities and programs to advance and capitalize on state-of-the-art transportation technology. Inland ports, shipments, free-trade zones, TOFC-COFC, and double stacks are all part of the program's statewide transportation promotion. Because the program also monitors statewide industry needs in all modes of transportation, it frequently initiates policy and project recommendations.

- **SPECIAL PROJECTS**

Through a variety of special projects, the bureau conducts research and prepares special studies on important transportation matters. These issues often concern grain movement, rail-abandonment impacts, trucking, maritime transportation, rail passenger transportation, and other related subjects. The bureau also monitors state and federal transportation-related legislation.

- **AERONAUTICS DIVISION**

Under the Aeronautics Division's Preliminary Engineering Grant program, airport owners planning airport construction or improvement projects may receive \$1000 grants. Recipients usually use these grants for engineering expenses incurred before obtaining 90-percent federal funding.

Contact: Mike Ferguson, Administrator  
Aeronautics Division  
Department of Transportation  
2630 Airport Road, Box 5178  
Helena, MT 59620  
(406) 444-2506

## **VOCATIONAL TECHNICAL EDUCATION**

The State of Montana offers public secondary and post-secondary vocational-technical education for Montanans of all ages who want to develop their occupational skills. Various programs throughout the state train and retrain students who want to enter the job market with relevant basic skills, employees who want to maintain and upgrade their present abilities, and people who want to learn different skills in order to change careers. Depending on their situations, students may pursue full-time or part-time programs in communication, business, marketing, agriculture, health, electronics, mechanics, or food service. Furthermore, because of the close working relationship instructors and administrators maintain with business and industry representatives, programs remain current and relevant so they can best prepare students for a dynamic labor market.

Contact: Jim Fitzpatrick, Executive Director  
Montana Council on Vocational Education  
Executive Management Building  
1228 11th Avenue  
Helena, MT 59620  
(406) 444-2964

## WATER DEVELOPMENT EMERGENCY GRANT

The Department of Natural Resources and Conservation (DNRC) administers a Water Development Emergency Grant program to avert or minimize damages that would be caused by delaying a water-development project. Under the program, a public entity may be eligible for a small grant if it meets two criteria:

- It must document that a "water emergency" posing an imminent threat of disaster or an immediate peril to life or property actually exists.
- It must show that delaying its water-development project in order to obtain legislative approval will cause substantial damage or legal liability.

The DNRC staff reviews all applications, and the department's director then awards grants if funds are available. Typically, the legislature allocates only \$125,000 per biennium for emergency projects.

Contact: John Tubbs, Chief  
Water Development Bureau  
Department of Natural Resources and Conservation  
1520 East 6th Avenue  
Helena, MT 59620  
(406) 444-6668

## WATER DEVELOPMENT AND RENEWABLE RESOURCE DEVELOPMENT LOANS AND GRANTS

The Department of Natural Resources and Conservation (DNRC) administers Water Development and Renewable Resource Development Grant and Loan programs funded by the state's coal severance tax and interest from the Resource Indemnity Trust fund. Both programs award funds to Montana's public entities; the Water Development program also may use a percentage of the total fund for grants and loans to private projects. These programs help finance such diverse water-development projects as constructing dams and reservoirs, stabilizing stream banks and controlling erosion, devising water-conservation measures, and developing water and sewage projects. The Renewable Resource Development program also funds other natural resource conservation and development projects, including reforestation efforts, landfill rehabilitation, park development, and resource recycling.

The Legislature appropriates funds for eligible loans and for grants legislative sub-committee determines to have the highest priority. The 1991 session authorized about \$1.5 million for grants of \$100,000 or less. The DNRC will issue grant contracts for these projects in fiscal years 1992 and 1993 as tax and interest revenues become available.

Contact: John Tubbs, Chief  
Water Development Bureau  
Department of Natural Resources and Conservation  
1520 East Sixth Avenue  
Helena, MT 59620  
(406) 444-6668

## BUREAU OF INDIAN AFFAIRS (BIA) FINANCIAL ASSISTANCE FOR INDIAN ECONOMIC DEVELOPMENT PROJECTS

Under the *Indian Financing Act*, Indian tribes and individuals may receive loans

and grants to finance various economic development projects and business ventures. The **Indian Revolving Loan Fund** lends up to \$350,000 for economic enterprises that will contribute to an Indian reservation's economy. The **Indian Loan Guarantee Fund** provides Indian-owned businesses with loan guarantees of up to \$3,000,000 for tribes or organizations and \$500,000 for individuals. The **Indian Business Development Grant** program provides seed capital for profit-making businesses on or near federal Indian reservations; the maximum grant is \$100,000 for individuals and \$250,000 for tribes. To qualify for these programs, applicants must be either federally recognized tribes, tribal members, or Alaska natives.

Contact: Myron Pease  
Area Credit Officer  
Billings BIA Area Credit Office  
316 N. 26th  
Billings, MT 59101  
(406) 657-6392

## REA LOAN AND GRANT PROGRAM

The Rural Electrification Administration (REA) provides zero-interest loans and grants to RE Act borrowers (local Rural Electric Cooperatives) for relending to projects promoting rural economic development and job creation. Local RECs may use the proceeds of these loans and grants to fund such diverse projects as business incubators, business expansion, industrial development parks, and new businesses. Under the program, rural electric cooperatives submit project proposals to the REA Administrator; REA then compares the competitive proposals based on such criteria as supplemental funds, job creation, sponsorship, location, and other economic and demographic factors. These loans and grants range in size from \$10,000 to \$100,000.

Contact: Local REC and rural telephone offices

## U.S. SMALL BUSINESS ADMINISTRATION

The United States Small Business Administration (SBA) offers many programs to assist in small businesses' growth and development. In addition to co-sponsoring the Montana Small Business Development Center program (described in Part I of this guide), SBA also provides loans and loan guarantees, technical assistance, and individualized counseling to Montana's small business community. To be eligible for SBA assistance, companies must meet federal size and income standards.

Contact: Ronald S. Zeiler  
U.S. Small Business Administration  
Federal Office Building  
301 South Park, Drawer 10054  
Helena, MT 59626  
(406) 449-5381

### ■ FINANCIAL ASSISTANCE

Most SBA business "loans" are actually guarantees on loans made by private lenders. Though it does not limit the size of the loans it guarantees, SBA will only guarantee up to \$750,000 of any loan. Within those confines, SBA guarantees 90 percent on loans up to \$155,000 and 85 percent on loans over \$155,000. For these loans, the lender sets the interest rate (though SBA imposes some limits), and the term cannot exceed 25 years. Loans for working capital, however, seldom

exceed seven years. Although borrowers may use loans for any worthwhile purpose, SBA generally prefers to guarantee loans for fixed assets.

In addition to its regular loans, SBA also offers a series of special loan programs targeted toward specific groups, individuals, and activities.

- Citizens groups wishing to improve their local economies may receive **Local Development Company Loans** under the SBA 502 program. Development companies may use the loans to assist specific small businesses in acquiring land, facilities, machinery, and equipment.
- The **Certified Development Company (504 Corporation)** program helps communities by stimulating small business growth and expansion within a defined area of operation. Through this program, SBA authorizes certified development companies to sell 100-percent SBA-guaranteed debentures to assist specific small businesses.
- When the President or the SBA Administrator declares a specific area to be a disaster area, affected homeowners, renters, and businesses may receive **SBA Physical Damage Disaster Loans**. Borrowers may use these loans to help repair or replace damaged or destroyed homes, personal property, and businesses.
- The **Surety Bond Guarantee** program allows SBA to guarantee up to 90 percent of the losses a qualified surety may incur in issuing bid, payment, or performance bonds to contractors on contracts valued up to \$1.25 million. The contract may be used for construction, supplies, or services. (SBA's Denver, Colorado, office administers this programs.)

## ■ BUSINESS DEVELOPMENT

In addition to its loans and guarantees, the Small Business Administration also offers companies direct and indirect technical assistance for various problems and needs.

- Through its **Service Corps of Retired Executives (SCORE)** and **Active Corps of Executives (ACE)**, SBA draws on the experience and resources of past and present managers to assist the small business community. Both groups help small business managers and owners solve their operating problems through individualized counseling.
- Under the **Small Business Institute (SBI)** program, senior and graduate students at schools of business administration earn academic credit for providing small business owners and operators with on-site management counseling. Faculty advisors and SBA management-assistance experts guide students as they counsel their clients.
- With its **International Trade Counseling and Training**, SBA works closely with the U.S. Department of Commerce, other government agencies, and private organizations in developing programs to help small firms operate abroad. In particular, SBA emphasizes the practical applications of successful exporting and importing procedures small business may use.

## ■ PROCUREMENT ASSISTANCE

SBA's federal procurement specialists counsel small businesses in preparing bids and obtaining prime government contracts and subcontracts. More specifically, procurement officers direct small businesses to government agencies that buy products and services small firms supply, help them place their names on bidders lists, and assist them by explaining government specifications for proposed purchases.

SBA also matches buyers to sellers, referring qualified small businesses to federal prime contractors and helping federal agencies and private contractors direct government subcontracts to small businesses. Moreover, the agency monitors federal agencies' contract awards to small firms.

## **UNIVERSITY AND PRIVATE PROGRAMS**

### **TECHNICAL ASSISTANCE PROVIDERS**

#### **■ THE 49TH PARALLEL INSTITUTE**

Established by Montana State University, the 49th Parallel Institute works to improve U.S.-Canadian relations in the West. In part, it accomplishes this goal by acting as a liaison between the Governor, the Montana-Western Canadian Provinces Boundary Advisory Committee, and officials of the Canadian federal and provincial governments. The institute also engages in projects to strengthen cooperation in the areas of trade, transboundary pollution, and cultural exchange and education. In the past, the Department of Commerce has contracted with the institute to produce a source book of Montana-Canada trade and investment relations and to jointly conduct workshops on international business—especially cross-border trade with Canada.

Contact: 49th Parallel Institute  
Political Science Department  
Montana State University  
Bozeman, MT 59717  
(406) 994-4141

#### **■ ADVANCED TECHNOLOGY, INC.**

Advanced Technology, Inc. is a wholly owned corporate subsidiary of the Montana State University Foundation. It was incorporated for the specific purpose of owning, managing, and developing the Advanced Technology Park in Bozeman. The park, a 90-acre development adjacent to the MSU campus, provides building sites and other amenities for companies engaged in high technology research and development or light manufacturing.

Contact: Roger N. Flair, President  
Advanced Technology, Inc.  
1711 West College  
Bozeman, MT 59715  
(406) 587-4480

#### **■ MONTANA STATE UNIVERSITY EXTENSION SERVICE**

With its 53 county offices serving as statewide referral centers, the MSU Extension Service provides Montana businesses and communities with current, reliable information in the areas of agriculture, home economics, 4-H in Youth, and community development. The service's community development program includes educational programs and materials on a number of subjects: community economic analysis, goal setting, program planning, organization maintenance, economic development strategy selection, and small and home-based business management for small and declining communities. The Extension Service also coordinates a six-part series of workshops on starting or expanding a business and provides video tapes on community economic development strategies and small business management.

In addition to participating in a Western Regional Business Retention and Expansion project to help communities retain and expand the businesses they already have, the MSU Extension Service is developing two local development pilot programs. The first, a community tourism assessment and development project, will help communities determine their potential for tourism and then assess the

social, economic, and political impacts such development would produce. The second program will help localities work to attract and retain retirees as a component of their local economic development strategies.

Contact: Dave Sharpe, Community Development Specialist  
Cooperative Extension Service  
400 Linfield Hall  
Montana State University  
Bozeman, MT 59717  
(406) 994-5608

## ■ NATIONAL CENTER FOR APPROPRIATE TECHNOLOGY

The National Center for Appropriate Technology (NCAT) designed and now administers the National Appropriate Technology Assistance Service (NATAS) for the U.S. Department of Energy. This program provides free technical and commercialization assistance to individuals, small businesses, and other users involved in renewable-energy and energy-efficiency projects. NATAS technical assistance includes energy system design and problem solving, component comparisons, economic analysis, and identification of other information and assistance sources. NATAS also offers commercialization assistance by providing industry overviews, developing microeconomic analyses, identifying market trends and strategies, and locating potential funding sources. In addition to NATAS, NCAT also designed and now operates the Appropriate Technology Transfer for Rural Areas (ATTRA) program for the U.S. Department of the Interior. ATTRA resembles NATAS, but fields technical questions about low-input, sustainable agriculture.

Contact: John W. Balsam  
Senior Commercialization Specialist  
National Center for Appropriate Technology  
3040 Continental Drive  
Butte, MT 59702  
(406) 494-4572

## ■ RURAL TECHNICAL ASSISTANCE PROGRAM (RTAP)

The Montana Rural Technical Assistance Program (RTAP) helps local Montana agencies improve their roads and bridges by sharing and disseminating technical information. In doing so, the program not only improves Montana's transportation system, but also helps promote efficient use of local agencies' scarce resources. A cooperative venture, RTAP receives funding from the Federal Highway Administration (through the Montana Department of Transportation), a portion of Montana's gas tax revenues, and Montana State University. The RTAP Transportation Center is located in the Department of Civil and Agricultural Engineering at Montana State University.

Contact: John L. Hopkins  
Department of Civil/Agricultural Engineering  
Montana State University  
Bozeman, MT 59717  
(406) 994-6100

## ■ UNIVERSITY TECHNICAL ASSISTANCE PROGRAM (UTAP)

Montana State University's University Technical Assistance Program (UTAP) provides technical, engineering, and managerial assistance to Montana manufacturers unable to hire professional consultants. Through such services, UTAP works

to improve the health of Montana's businesses, thereby creating new jobs and improving Montana's economy.

Contact: Gloria Zimmer, Technical Services Coordinator  
University Technical Assistance Program  
402 Roberts Hall  
Montana State University  
Bozeman, MT 59717  
(406) 994-3812

#### • SHORT-TERM TECHNICAL ASSISTANCE

UTAP assists eligible companies by transferring technological information and offering them technical assistance in a number of areas:

- Location analysis
- Benefit/cost analysis
- Systems approach to solving problems
- Cost analysis and control
- Computer systems needs analyses
- Material and scrap control
- Feasibility studies
- Inventory analysis
- Management studies
- Office design assistance
- Manufacturing design assistance
- Production process design
- Quality control/assurance
- Equipment justification
- Automation assistance
- Productivity improvement
- Methods analysis
- Other manufacturing related problems

In some cases, UTAP personnel assist clients by providing them with on-site analysis and consultation, technical training, or in-house assistance for major problems. In other instances, UTAP may simply offer clients access to technical publications or refer them to other resources.

#### • COMPUTERIZED DATA SEARCH

Through its affiliation with NASA, UTAP has access to over 400 national databases and 300 government laboratories and research centers. UTAP uses these resources to help businesses work with search specialists to find the latest published information on technical problems. Remote-sensing and image-processing services are also available. When published information is unavailable, firms may receive assistance from researchers in U.S. laboratories. These experts from across the nation have agreed to provide UTAP clients with information and/or discuss problems in their areas of interest.

By participating in this network of cooperation between the federal government, university technical centers, and industry, UTAP hopes to transfer technology from NASA and other government laboratories to boost Montana industry's competitive edge. To offset the costs of offering this service, UTAP assesses cost-recovery fees for the assistance.

## RESEARCH CENTERS

### ■ MONTANA BUREAU OF MINES & GEOLOGY

The Montana College of Mineral Science and Technology's Bureau of Mines and Geology offers a program to assist operators of small mines. The bureau provides technical information to anyone seeking information on water availability, groundwater quality, mines and minerals, and energy resources.

Contact: Dr. Edward T. Ruppel  
Montana Bureau of Mines & Geology  
West Park Street  
Butte, MT 59701  
(406) 496-4180

### ■ MONTANA TECH RESEARCH AND INFORMATION FACILITIES

As part of its mission, Montana Tech actively engages in all aspects of mining and minerals research. In order to pursue its own goals, assist Montana's businesses, and improve the state's economy, the school shares its resources, facilities, and findings with Montana's private industry.

Contact: Samuel A. Worchester  
Associate Dean of Research and Graduate Studies  
Montana Tech  
Butte, MT 59701  
(406) 496-4334

#### • CENTER OF EXCELLENCE IN ADVANCED MINERALS AND HAZARDOUS WASTE PROCESSING

The Minerals and Hazardous Waste Processing Center (MHWPC) works to stimulate the development and application of new and existing technologies for dealing with the problems of mineral-related hazardous wastes. To accomplish this goal, the MHPC funds cooperative projects between industry and academic researchers, particularly those activities emphasizing recovery of mineral values from waste. Because adding value to Montana's natural resources is one of the primary objectives of its research operations, the center encourages commercialization of the processes and technologies it develops.

#### • MONTANA TECH RESEARCH CENTER

Located at Butte's Industrial Park, the Montana Tech Research Center provides space and facilities for pilot-scale research and demonstration projects. Firms with mining, energy, waste technology, and biotechnology emphases currently use six research laboratories for collaborative efforts between industry and the college.

#### • MONTANA TECH PATENT DEPOSITORY CENTER

The Montana Tech Library hosts a regional U.S. Patent Depository Center that actively serves entrepreneurs and inventors from Montana, Wyoming, the Dakotas, and Canada. Currently, the center assists the public in patent searches and in pursuing the patenting process. As it grows, however, the center will also offer workshops and additional support services to individual inventors, technological research companies, patent attorneys, and others.

#### • MONTANA TECH GOVERNMENT DOCUMENT DEPOSITORY

As a designated partial depository for U.S. Government documents, the Montana Tech Library provides the most current government documentation of specific agency regulations, research findings, and other legislative and executive actions relevant to the school's mission. Start-up and established companies use these materials to assure their compliance with government guidelines and to remain current with nationally-based standards of technology development. The library also houses the Administrative Record File for Superfund Sites.

#### ■ CENTER FOR INTERFACIAL MICROBIAL PROCESS ENGINEERING

The Center for Interfacial Microbial Process Engineering at Montana State University conducts fundamental research, development, and testing for industry and the government. Center personnel approach their work in a cross-disciplinary fashion, pursuing such diverse projects as those involving biological reactor engineering, fouling and corrosion, energy production from biomass, microbial processes at surfaces, water and wastewater treatment, resource recovery, and natural aquatic processes. The center also offers various microbiological, biochemical, and chemical analytical services related to water and wastewater treatment, natural aquatic ecosystems, and biological reactor engineering. Additionally, the center provides data processing, statistical analysis, and computer programming expertise to support sampling programs, process control, and testing activities. One of 18 National Science Foundation-funded centers nationwide, MSU's facility is the only NSF Engineering Research Center working in the area of environmental engineering.

Contact: Dr. W.G. Characklis  
Center for Interfacial Microbial Process Engineering  
409 Cobleigh Hall  
Montana State University  
Bozeman, MT 59717-0398  
(406) 994-4770

#### ■ RESEARCH AND DEVELOPMENT INSTITUTE, INC.

The Research and Development Institute is a nonprofit corporation founded to assist Montana State University and its faculty in fulfilling their research mission. The institute accomplishes this task by obtaining private funding to support general and specific research at the university and by making grants to support research projects. It also helps obtain research equipment and assists in evaluating, patenting, and commercializing technology that university research helps develop.

Contact: Roger N. Flair, President  
Research and Development Institute, Inc.  
1711 West College  
Bozeman, MT 59715  
(406) 587-4479

#### ■ BUREAU OF BUSINESS AND ECONOMIC RESEARCH

As the research branch of the University of Montana's School of Business Administration, the Bureau of Business and Economic Research serves the general public—as well as business, labor, and government—by providing an understanding of the economic environment in which Montanans live and work. To fulfill this mission, the bureau regularly participates in such activities as forecasting

state and local economic situations, forest product industry analysis, survey research, and data collection. Located on the U of M Campus at Missoula, the Bureau has pursued research in business and economics for more than 30 years.

Contact: Paul E. Polzin  
Bureau of Business and Economic Research  
School of Business Administration  
University of Montana  
Missoula, MT 59812  
(406) 243-5113

#### ■ MONTANA FOREST AND CONSERVATION EXPERIMENT STATION (MFCES)

The Montana Forest and Conservation Experiment Station at the University of Montana School of Forestry conducts research and distributes information about the state's forests and related resources (wildlife, range, water, and recreation). As part of this effort, the station's Mission-Oriented Research Program (MORP) focuses on managing second-growth forests. Additional research on all aspects of natural-resource management receives funding from grants, contracts, and cooperative agreements with private organizations and state and federal agencies.

Contact: Sidney Frissell, Director  
Montana Forest & Conservation Experiment Station  
University of Montana  
Missoula, MT 59812  
(406) 243-4494

#### ■ INSTITUTE FOR TOURISM AND RECREATION RESEARCH (ITRR)

The Institute for Tourism and Recreation Research conducts research and offers continuing education programs in the areas of economic impact, marketing effectiveness, market development, visitor preferences, and outdoor recreation opportunities. The Montana Forest and Conservation Experiment Station at the University of Montana School of Forestry houses and administers the program. The Montana University System Board of Regents established the institute in 1987 to conduct travel research mandated by the 1987 Legislature.

Contact: Stephen F. McCool, Director  
Institute for Tourism and Recreation Research  
University of Montana  
Missoula, MT 59812  
(406) 243-4494

#### ■ WESTERN MONTANA COLLEGE TOURISM AND RECREATION PROGRAM

To help support Montana's tourism and commercial recreation industry, Western Montana College's Tourism and Recreation program offers degree programs in this academic discipline. The program also provides informational resources such as library materials, professional workshops and seminars, extension courses, and advisement assistance. Western's Business and Technology Division sponsors the program.

Contact: John W. Bailey  
Assistant Professor of Tourism and Recreation  
Western Montana College  
710 South Atlantic  
Dillon, MT 59725

## ■ THE WILDERNESS INSTITUTE

With its file collection and computerized databases of Montana's wilderness areas and wild rivers, the University of Montana School of Forestry's Wilderness Institute serves as an informational clearinghouse on the state's wilderness resource. The institute uses this information to assist public and private organizations in evaluating the wilderness resource, measuring wilderness use, and assessing the impacts of humans on wilderness. The Wilderness Institute also sponsors educational programs, performs field studies, and conducts research.

Contact: Bob Ream, Director or  
Ken Wall, Assistant Director  
The Wilderness Institute  
School of Forestry  
University of Montana  
Missoula, MT 59812  
(406) 243-5361

## STORAGE AND PORT FACILITIES

### ■ GREAT FALLS FOREIGN TRADE ZONE

Great Falls Foreign Trade Zone #88 offers businesses special import/export, manufacturing, and warehousing benefits. Located on 150 acres of industrial property adjacent to the Great Falls International Airport, the zone allows importers and exporters to defer or reduce customs duty while they store, sell, exhibit, assemble, break up, repack, sort, grade, clean, distribute, or manufacture goods. In the future, the zone plans to add custom brokerage services, transportation assistance, worldwide marketing and distribution services, and facilities management capabilities.

Contact: Great Falls Foreign Trade Zone #88  
P.O. Box 3324  
Great Falls, MT 59403  
(406) 761-5037

### ■ NORTHERN EXPRESS TRANSPORTATION AUTHORITY (NETA)

The Northern Express Transportation Authority is a public, non-profit inland port facility that provides transportation services and promotes economic development in the Toole County area near the Canadian border. In addition to being located at the crossroads of two major roadways, NETA also enjoys the benefits of the Burlington Northern Railroad's Shelby hub center and the intermodal services it provides. Consequently, NETA works closely with Burlington Northern, truck lines, warehouses, and shippers to facilitate shippers' access to the warehousing, transloading, and intermodal facilities of Canadian and Pacific Northwest markets.

Contact: Mike Nielson, Director  
NETA, Inc.  
301 1st Street South, Suite 3  
Shelby, MT 59474  
(406) 434-5203

## ■ PORT OF MONTANA

The Port of Montana, a public port authority operated by Butte-Silver Bow, supplies intermodal transportation services to domestic and international shippers. Located at the junction of Interstates 90 and 15 and situated near two transcontinental railways, the port provides its customers with direct forwarding capability. Moreover, the newly completed rail hub offers TOFC/COFC handling, break-bulk transloading, and bulk-storage facilities. Shippers will also find 85,000 square feet of Port warehousing available for dry, bonded, and general storage with U.S. customs service.

Contact: Brian Fladager, General Manager  
Port of Montana  
P.O. Box 3641  
Butte, MT 59702  
(406) 723-4321

## DEVELOPMENT FINANCE ORGANIZATIONS

### ■ CAPITAL OPPORTUNITIES

The Human Resource Development Council (HRDC) Capital Opportunities program provides micro-businesses with the capital necessary to start, strengthen, or expand a business. More specifically, micro-businesses unable to obtain a loan from conventional sources may receive packaged loans of up to \$10,000 through the program. To be eligible for a Capital Opportunities loan, applicants must meet income guidelines and present an acceptable business plan. Capital Opportunities also assists in finding the community business technical assistance necessary to develop the plan and succeed in business.

Contact: Lynn Robson  
Capital Opportunities  
Human Resource Development Council, Inc.  
Bozeman Hotel, Suite 300  
321 East Main  
Bozeman, MT 59715  
(406) 587-4486

### ■ WEDGo

The Women's Economic Development Group (WEDGo) is a business assistance organization providing financing, training, and consulting to micro-business owners statewide. WEDGo assistance allows businesses that generally cannot qualify for commercial loans to receive start-up and expansion loans and loan guarantees of up to \$15,000. To be eligible for a WEDGo loan or guarantee, applicants must demonstrate potential for success and submit a detailed business plan. WEDGo also cooperates with local technical-assistance providers to supply clients with additional information and resources.

Contact: Kelly Rosenleaf  
Women's Economic Development Group  
127 N. Higgins  
Missoula, MT 59801  
(406) 543-3550

## LOCAL ECONOMIC DEVELOPMENT ORGANIZATIONS

### ■ MONTANA TRADEPORT AUTHORITY

The Montana TradePort Authority is an economic development organization working to assist business start-up, expansion, and retention in Yellowstone County and the surrounding market area. To accomplish this goal, the Tradeport Authority currently provides educational programs and assists businesses in the areas of international trade, capital location, and local development. The Authority is also developing other programs as time permits.

Contact: Tom McKerlick, Executive Director  
Montana TradePort Authority  
P.O. Box 7132  
Billings, MT 59103-7132  
(406) 255-7146

### ■ RURAL ECONOMIC DEVELOPMENT INCUBATOR (REDI)

The Rural Economic Development Incubator (REDI) supplies free one-on-one business counseling to prospective and existing micro-business owners in Beaverhead, Broadwater, Deer Lodge, Jefferson, Granite, Madison, Powell, and Silver Bow counties in southwestern Montana. The program provides assistance in new business start-up, offers advice in business-plan preparation and implementation, identifies market opportunities and strategies, evaluates financing needs, and, when possible, identifies appropriate financing sources. At least twice each month, REDI's business specialist visits clients at one of the many county contact offices located throughout the region. REDI is administered by the National Center for Appropriate Technology and also serves as the host organization for the Butte Small Business Development Center.

Contact: REDI  
305 West Mercury  
Butte, MT 59701  
(406) 782-7333

### ■ CERTIFIED COMMUNITIES

The following organizations work to promote economic growth in their local areas and are prepared to assist in business expansion or relocation. They have completed, or are completing, the Montana Small Business Development Center's Certified Communities program (described in Part One).

#### ANACONDA/DEER LODGE

Anaconda Local Development Corporation  
P.O. Box 842  
Anaconda, MT 59711  
563-5538  
FAX: 563-8259 (County Courthouse)  
James H. Davison

#### BELGRADE

Belgrade Chamber of Commerce  
P.O. Box 1126  
Belgrade, MT 59714  
388-1616  
Debra Youngberg

#### BIG TIMBER/SWEET GRASS COUNTY

Sweet Grass County Opportunities  
P.O. Box 1385  
Big Timber, MT 59011  
932-5470  
Gene Langhus

#### BILLINGS

Billings Chamber of Commerce  
P.O. Box 31177  
Billings, MT 59107-1177  
245-4111  
FAX: 245-7333  
Elbert "Butch" Ott

**BOZEMAN**

Gallatin Development Corporation  
321 East Main, Suite 413  
Bozeman, MT 59715  
587-3113  
FAX: 587-9565  
Dixie Swenson

**BRIDGER**

Bridger Development Corporation  
P.O. Box 246  
Bridger, MT 59014  
662-3334  
FAX: 662-3580 (Bank of Bridger)  
Betty Little

**BUTTE/SILVER BOW**

Butte Local Development Corporation  
P.O. Box 507  
Butte, MT 59703  
723-4349  
FAX: 723-5345  
Evan Barrett

**CHOTEAU**

Choteau Certified Communities Organization  
Box 35  
Choteau, MT 59422  
466-5642  
Kathy Tesch

**COLUMBIA FALLS**

Columbia Falls Chamber of Commerce  
P.O. Box 312  
Columbia Falls, MT 59912  
892-2072  
Carol Pike

**COLUMBUS**

Columbus/Stillwater County Planning Office  
Box 881  
Columbus, MT 59019  
322-4439  
FAX: 322-4698 (Stillwater County)  
John Beaudry

**CUT BANK**

Glacier Action & Involvement Now  
P.O. Box 1329  
Cut Bank, MT 59427  
873-5062, Ext. 41  
Jerome Gauthier

**DEER LODGE/POWELL COUNTY**

Powell County Economic Development Corporation  
(Powell County Progress)  
County Courthouse  
P.O. Box 776  
Deer Lodge, MT 59722  
846-3680, Ext. 47  
FAX: 846-1373 (Lane Realty)  
Fran Pitman

**DILLON/BEAVERHEAD COUNTY**

Beaverhead Development Corporation  
P.O. Box 1381  
Dillon, MT 59725  
683-2014  
Chuck Swysgood

**FORSYTH**

Forsyth Area Chamber of Commerce & Agriculture  
Box 448  
Forsyth, MT 59327  
356-2233  
June MacConnel

**FORT BENTON**

Fort Benton Economic Development Organization  
P.O. Box 23  
Fort Benton, MT 59442  
622-3321  
FAX: 622-3657 (c/o First State Bank)  
George Fultz

**FORT PECK RESERVATION**

Fort Peck Tribal Executive Board  
Poplar, MT 59255  
768-5155, Ext. 321 or 322  
FAX: 768-5478  
Jackie Miller

**GLASGOW/VALLEY COUNTY**

Glasgow Area Chamber of Commerce & Agriculture  
P.O. Box 832  
Glasgow, MT 59230  
228-2222  
FAX: 228-8193 (Library)  
Judi Cech

**GLEN DIVE**

Glendive Forward  
P.O. Box 1202  
Glendive, MT 59330  
365-8612  
Maxine Erickson

**GREAT FALLS**

High Plains Development Authority, Inc.  
P.O. Box 2568  
Great Falls, MT 59403-2568  
454-1934  
FAX: 454-2995  
Janet L. Seagrave

**HAMILTON/RAVALLI COUNTY**

Bitterroot Valley Chamber of Commerce  
105 East Main Street  
Hamilton, MT 59840  
363-2400  
Pam Jackson

**HARDIN**

Hardin Chamber of Commerce and Agriculture  
200 North Center Avenue  
Hardin, MT 59034  
665-1672  
Mary Slattery

**HARLOWTON/WHEATLAND COUNTY**

Wheatland County Economic Development Corporation  
P.O. Box 271  
Harlowton, MT 59036  
632-4695/632-5855  
C.A. Buckley

**HAVRE**

Bear Paw Development Corporation  
P.O. Box 1549  
Havre, MT 59501  
265-9226  
FAX: 265-3777 (College)  
Tony Preite

**HELENA**

Helena Area Economic Development Corporation  
P.O. Box 221  
Helena, MT 59624  
442-6882  
Rose Leavitt

**KALISPELL**

Kalispell Area Chamber of Commerce  
15 Depot Loop  
Kalispell, MT 59901  
752-6166  
Nick Haren

**LAUREL**

Laurel Economic Development Organization  
P.O. Box 395  
Laurel, MT 59044  
628-4412  
FAX: 628-7151  
Milt Wester

**LEWISTOWN/FERGUS COUNTY**

Heartland Economic Resources Council  
Lewistown/Fergus County Planning Department  
Fergus County Courthouse  
Lewistown, MT 59457  
538-9046  
Belinda Waters

**LIBBY**

Lincoln County Economic Development Council  
101 East Lincoln Blvd.  
Libby, MT 59923  
293-2721  
Margi Carr

**LIVINGSTON**

Park County Economic Development Corporation  
P.O. Box 606  
Livingston, MT 59047  
222-6866  
Steve Kratville

**MALTA/PHILLIPS COUNTY**

PhillCo Economic Growth Council  
P.O. Box 1637  
Malta, MT 59538  
654-2456  
Martin Powers

**MILES CITY**

City of Miles City  
P.O. Box 910  
Miles City, MT 59301  
232-3462  
FAX: 232-2903  
Mark Richardson

**MISSOULA CITY/COUNTY**

Missoula Economic Development Corporation  
127 East Front Street  
Missoula, MT 59802  
728-3337  
FAX: 721-5034  
Ron Klaphake

**POLSON**

Polson Community Development Agency  
P.O. Box 758  
Polson, MT 59860  
887-2294  
Dick Wollin

**RED LODGE**

Red Lodge Area Chamber of Commerce  
P.O. Box 988  
Red Lodge, MT 59068  
446-1718  
Art Maxwell

**RONAN**

Central Lake County Community Development Corporation  
312 Main Street SW  
Ronan, MT 59864  
676-2751  
Jay Wilson Preston

**SHELBY**

Toole County Growth Council  
P.O. Box 743  
Shelby, MT 59474  
434-5222  
Larry J. Bonderud

**SIDNEY/RICHLAND COUNTY**

Greater Richland County Economic  
Development Corporation  
123 West Main  
Sidney, MT 59270  
482-4679  
FAX: 482-3731 (county)  
Lynnette Hintze

**SUPERIOR/MINERAL COUNTY**

Superior Area Chamber of Commerce  
P.O. Box 483  
Superior, MT 59872  
822-4710  
David Sanchez

**THREE FORKS**

Three Forks Economic Development  
Council  
P.O. Box 874  
Three Forks, MT 59752  
285-3295  
Fax: 285-3216 (School District J-24  
- c/o Dave Miller)  
Patricia Wherley

**TOWNSEND/BROADWATER COUNTY**

Broadwater County Development Corpo-  
ration  
Box 947  
Townsend, MT 59644  
266-3176  
Bill Kearns

**WHITEFISH**

Whitefish Community Development Cor-  
poration  
P.O. Box 1955  
Whitefish, MT 59937  
862-3300  
Dave Riegel

**WOLF POINT**

Wolf Point Chamber of Commerce and  
Agriculture  
P.O. Box 237  
Wolf Point, MT 59201  
653-2012  
Mona Amundsen, Ex. Director



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